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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/553,449	04/19/2000	Nancy Bryant	CITI0218	3842
27510	7590	02/24/2006	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. WASHINGTON, DC 20005			SUBRAMANIAN, NARAYANSWAMY	
			ART UNIT	PAPER NUMBER
			3624	
DATE MAILED: 02/24/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/553,449	BRYANT ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 23 November 2005.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) _____ is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) 1-28 are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

1. This office action is in response to applicants' communications filed on November 23, 2005 and July 11, 2005. Amendments to claims 1 and 27 and addition of new claim 28 have been entered. Rejections made under 35 USC 112, second paragraph in the office action mailed on March 9, 2005 are withdrawn in view of the amendments. Rejections made under 35 USC 103(a) in the office action mailed on March 9, 2005 are withdrawn in view of the persuasive arguments. The examiner would like to thank the applicant for the information provided in response to requirement for information. Claims 1-28 are currently pending in the application. Claims 1-28 are subject to Election/restrictions as discussed below.

Election/Restrictions

2. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-27, drawn to a method and system for a user to obtain international account products access on a network, comprising the steps of: allowing a user to access a local terminal; identifying a type of user account; if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor; automatically presenting a list of language options at the local terminal by the host processor; receiving the user's selection of a language from said list of language options by the host processor; automatically prompting said user for an access code in said selected language at the local terminal by the host processor; receiving the user's input of said access code by the host processor; automatically verifying said access code by the host processor; automatically providing said user with a list of transactions in said selected language at the local terminal by the host processor; receiving the user's selection of a transaction from said list of

transactions by the host processor; automatically determining by the host processor whether said local terminal supports said selected transaction; and if said selected transaction is not supported by said local terminal, automatically informing said user at the local terminal by the host processor that said selected transaction cannot be performed; if said selected transaction is supported by said local terminal, allowing the user at the local terminal to perform said selected transaction interactively in said selected language via the host processor, classified in class 705, subclass 43.

II. Claim 28, drawn to a method for a user to obtain international account products access on a network, comprising the steps of: providing a plurality of local terminals within each of a plurality of pre-defined business regions of a financial institution and at least one front-end processor as exclusive arbitrator of transaction acceptance and fulfillment for each of said plurality of local terminals within each of said business regions, each of said local terminals sharing a common interface with the front-end processors for all of said business regions, and each of said front-end processors providing a set of user transactions that is common to each of said business regions; allowing a user to access one of said local terminals within one of said business regions; identifying a type of user account by an application on the local terminal, and if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and said at least one front-end processor for said business region via said common interface; automatically presenting a list of language options at the local terminal by the front-end processor via said common interface; receiving the user's selection of a language from said list of language options at the local terminal by the front-end processor via said common interface; automatically prompting said user for an access code in said selected

language at the local terminal by the front-end processor via said common interface; receiving the user's input of said access code at the local terminal by the front-end processor via said common interface; automatically verifying said access code by the front-end processor; automatically providing said user with a list consisting of the set of user transactions that is common to each of said business regions in said selected language at the local terminal by the front-end processor via said common interface; receiving the user's selection of a transaction from said list of transactions by the front-end processor via said common interface; and allowing the user at the local terminal to perform said selected transaction interactively in said selected language with the front-end processor via the common interface, classified in class 705, subclass 43.

The inventions are distinct, each from the other because of the following reasons:

3. Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. It is evident from the steps of the two inventions that the inventions are different in scope and utility. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, restriction for examination purposes as indicated is proper, even though they are classified in the same class and subclass.

4. Applicant is advised that reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

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5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Dr. N. Subramanian
February 20, 2006